

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

LAVONIA D GADDY

Debtor(s)

Case No. 09-00766

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/13/2009.
- 2) The plan was confirmed on 03/31/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/15/2010, 10/07/2010.
- 5) The case was dismissed on 11/04/2010.
- 6) Number of months from filing to last payment: 17.
- 7) Number of months case was pending: 24.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,515.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$4,960.66
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$4,960.66**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,704.02
Court Costs	\$0.00
Trustee Expenses & Compensation	\$268.19
Other	\$167.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$2,139.21**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN COLLECTION	Unsecured	1,083.00	NA	NA	0.00	0.00
APELLES	Unsecured	3,070.00	NA	NA	0.00	0.00
ART WULF	Unsecured	55,000.00	9,400.00	9,400.00	0.00	0.00
BARRINGTON ORTHOPEDIC	Unsecured	544.00	NA	NA	0.00	0.00
BLACK KNIGHT ARABIANS	Unsecured	744.00	744.00	744.00	0.00	0.00
BUREAU OF COLLECTION RECOVER	Unsecured	515.00	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	751.59	NA	NA	0.00	0.00
COMED LEGAL REVENUE RECOVERY	Unsecured	507.17	343.87	343.87	0.00	0.00
COTTONWOOD FINANCIAL LTD	Unsecured	1,890.02	1,590.02	1,590.02	0.00	0.00
CREDIT PROTECTION ASSOC	Unsecured	426.00	NA	NA	0.00	0.00
CREDITORS COLLECTION	Unsecured	269.00	NA	NA	0.00	0.00
CROSSCHECK	Unsecured	150.00	NA	NA	0.00	0.00
DELNOR COMMUNITY HOSPITAL	Unsecured	2,592.55	NA	NA	0.00	0.00
DIRECT TV	Unsecured	490.00	NA	NA	0.00	0.00
EMASTERCHECK	Unsecured	400.00	NA	NA	0.00	0.00
ENTERPRISE RENT A CAR	Unsecured	835.00	NA	NA	0.00	0.00
FFCC COLUMBUS INC	Unsecured	661.00	NA	NA	0.00	0.00
FOOT FIRST PODIATRY	Unsecured	2,522.00	2,522.00	2,522.00	0.00	0.00
FOX VALLEY DOOR CO INC	Unsecured	2,570.02	2,570.02	2,570.02	0.00	0.00
GAMACHE & MYERS	Unsecured	1,945.02	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	0.00	470.23	470.23	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	705.32	705.32	0.00	0.00
JENNIFER ATADERO MD	Unsecured	252.00	NA	NA	0.00	0.00
KCA FINANCIAL SERVICES	Unsecured	390.00	NA	NA	0.00	0.00
LEONARD E NEWMAN LAW OFFICE	Unsecured	663.93	NA	NA	0.00	0.00
MALCOLM S GERALD	Unsecured	56.10	NA	NA	0.00	0.00
MEDICAL RECOVERY SPECIALISTS	Unsecured	557.86	NA	NA	0.00	0.00
MICHAEL J HIRSCHTICK	Unsecured	58.50	NA	NA	0.00	0.00
MRSI	Unsecured	478.00	NA	NA	0.00	0.00
NATIONWIDE CREDIT INC	Unsecured	987.07	NA	NA	0.00	0.00
NATIONWIDE CREDIT INC	Unsecured	1,858.51	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NICOR GAS	Unsecured	3,342.00	3,480.75	3,480.75	0.00	0.00
NORTHWEST COLLECTION	Unsecured	530.00	NA	NA	0.00	0.00
PALMER REIFLER & ASSOC PA	Unsecured	625.00	NA	NA	0.00	0.00
PIER 1 IMPORTS	Unsecured	381.78	NA	NA	0.00	0.00
PINNACLE MANAGEMENT SERVICES	Unsecured	598.00	NA	NA	0.00	0.00
PLUNKETT FURNITURE	Unsecured	1,574.00	NA	NA	0.00	0.00
R & B RECEIVABLES	Unsecured	2,522.00	NA	NA	0.00	0.00
REVENUE CYCLE PARTNERS	Unsecured	1,339.83	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	413.00	413.12	413.12	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	NA	1,066.32	1,066.32	0.00	0.00
SANTANDER CONSUMER USA	Secured	11,345.00	11,345.00	11,345.00	1,932.24	889.21
SERVICE FINANCE CO	Unsecured	14,319.00	NA	NA	0.00	0.00
SHERMAN HOSPITAL	Unsecured	517.50	NA	NA	0.00	0.00
SHERMAN HOSPITAL	Unsecured	135.00	NA	NA	0.00	0.00
TATE & KIRLIN ASSOC	Unsecured	1,155.51	NA	NA	0.00	0.00
TCF BANK	Unsecured	1,233.38	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS	Unsecured	189.95	NA	NA	0.00	0.00
TURNER ACCEPTANCE	Unsecured	4,383.00	NA	NA	0.00	0.00
UNITED COLLECTIONS	Unsecured	257.00	NA	NA	0.00	0.00
VALLEY EMERGENCY CARE	Unsecured	375.00	NA	NA	0.00	0.00
WALCOTT/LTM WATER TREATMENT	Unsecured	440.29	NA	NA	0.00	0.00
WOMENS DOC	Unsecured	2,049.60	NA	NA	0.00	0.00
ZALUTSKY & PINSKI LTD	Unsecured	2,003.78	2,095.44	2,095.44	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$11,345.00	\$1,932.24	\$889.21
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$11,345.00</b>	<b>\$1,932.24</b>	<b>\$889.21</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$470.23	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$470.23</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$24,930.86</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$2,139.21</u>
Disbursements to Creditors	<u>\$2,821.45</u>

**TOTAL DISBURSEMENTS :** **\$4,960.66**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/07/2011

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.